PENSIONS
INVESTMENTS
LIFE INSURANCE

Irish Life

YOUR WELCOME PACK

AT A GLANCE

Thank you for choosing an Irish Life product through your Financial Adviser

Welcome to Irish Life. This leaflet summarises what's in your welcome pack. It contains important information from Irish Life, including details on charges affecting your plan. There's a lot to take in, but it's all there to help you understand your new plan, how it works and what you can expect.

IMPORTANT

Your financial adviser has already given you some of your welcome pack items (as shown below).

For easy reference, you'll find copies of everything in your online document store*.

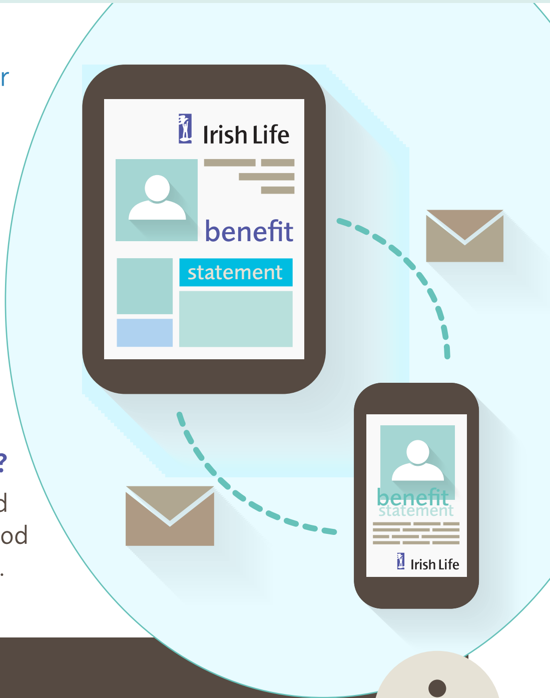
Item	What's it for?	In the envelope?
Plan schedule	This sets out details of your payment(s) and the main features of your plan. Includes the funds you decided to invest in and the personal details we've got on file for you.	Yes, and we've also sent a copy to your financial adviser.
Plan booklet	A simple guide to how your plan works.	Your financial adviser gave you this before you started your plan.
Fund guide	Information about all of the funds you're able to invest in through your plan.	Your financial adviser gave you this before you started your plan.
Terms and conditions	The legal detail of how your plan works, and its rules.	Your financial adviser gave you this before you started your plan.
Customer information notice	This is specific to you. It outlines the main features of your plan, your rights under it, and includes the fees and charges that you'll pay and what you might get back from your plan in the future. If you've chosen a PRSA product, you'll receive a Statement of Reasonable Projection (SRP) in place of a Customer Information Notice.	Yes. Your financial adviser also gave you a version of this, but it wasn't specific to you and your plan. This one is.
other documents	If there are other details you need to know, there might be some other documents in your welcome pack. **For Example:** For Savings, Investments and Pension products, you may receive extra information on specialist funds For Company Pensions you'll receive a Trustee Training Workbook From time to time, we may also include information on any government legislation that affects your plan.	

***GO PAPERLESS!** If you're reading this, we've been asked to send you documents in the post. But did you know you can opt to receive **EVERYTHING** online instead? It's an environmentally friendly choice, you'll hear from us faster and you'll be able to check back on all your documents any time, through your secure online account. Turn over to find out more.

GOING PAPERLESS...

If you like, you can choose to receive your benefit statements online, along with any other communications we send about your plan.

There's no need to worry about missing anything. We'll always alert you by text and email when there's something online you need to read.



ALREADY GOT AN ONLINE ACCOUNT?

All you need to do to go paperless is login and change your preferred communication method from Paper Post to Online Communications.

Lost your login details?

No problem. Just contact your financial adviser or our Customer Service team. We'll be happy to help.

WANT TO OPEN AN ONLINE ACCOUNT?

Please contact your financial adviser. They'll be able to set it up for you so you can access your online document store, and change your preferred communication method to online if you like. You'll need to give them your mobile phone number and email address if they don't already have it.

Online,

you're also able to check the most up to date value of your plan at any time, anywhere.

OUR COMMITMENT TO YOU

YOUR ANNUAL BENEFIT STATEMENTS

We're committed to keeping you updated so, each year from now we'll send you a benefit statement. It will update you on your current plan value, an outline of any payments you've made and if applicable, an update on the current and projected value of your plan.

CHANGED YOUR MIND

If you've changed your mind for any reason, you can cancel your plan within 30 days. If you have a regular payment plan we promise to refund all the payments you've made. If you made a lump sum investment, we'll return your money, less any fall in the investment value that might have occurred during the 30 days.

Need to contact us or have any questions?

Your financial adviser will normally be your first point of contact. But we're always here to help too, in any way we can.

You can contact a member of our Customer Service team on 01 704 1010 from:

8am - 8pm	Monday to Thursday
10am - 6pm	Friday
9am - 1pm	Saturday

You can email us at customerservice@irishlife.ie

ILA 9832 (REV 11-16)